

PATENT

OUR FILE: D5009-00028

COMBINED DECLARATION AND POWER OF ATTORNEY

As a below-named inventor, I hereby declare that:

The residence, post office address, and citizenship are as stated below next to my name;
and

I verily believe that I am an original, first and joint inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled **METHOD, SYSTEM AND COMPUTER PROGRAM FOR AUDITING FINANCIAL PLANS**, the specification of which was filed on _____, as U.S. Patent Application No. _____.

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claim, as amended by any Amendment referred to above.

I acknowledge the duty to disclose information which is material to the patentability of this application in accordance with 37 C.F.R. §1.56.

I hereby claim foreign priority benefits under 35 U.S.C. §119 of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of any application on which priority is claimed:

Country	Number	Date Filed	Priority Claimed (Y/N)
_____	_____	_____	_____
_____	_____	_____	_____

I hereby claim the benefit under 35 U.S.C. 119(e) of any United States provisional application(s) listed below:

Application Number(s)	Filing Date (MM/DD/YYYY)
60/221,010	July 27, 2000

PATENT

OUR FILE: D5009-00028

I hereby claim the benefit under 35 U.S.C. §120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of 35 U.S.C. §112, I acknowledge the duty to disclose material information as defined in 37 C.F.R. §1.56(a) which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

Application Serial No.	Filed	Patented or Pending ?
<u>09/434,645</u>	<u>Nov. 5, 1999</u>	<u>Pending</u>

I hereby appoint **Peter J. Cronk**, Registration No. 32,021, **William H. Murray**, Registration No. 27,218, **Robert E. Rosenthal**, Registration No. 33,450, **Steven E. Koffs**, Registration No. 37,163, **Darius C. Gambino**, Registration No. 41,472, **Lewis F. Gould, Jr.**, Registration No. 25,057, **Stephan P. Gribok**, Registration No. 29,643, **Samuel W. Apicelli**, Registration No. 36,427, **Anthony Colesanti**, Registration No. 42,428, **Richard A. Paikoff**, Registration No. 34,892, **Gail A. Dalickas**, Registration No. 40, 979 of the law firm **DUANE, MORRIS & HECKSCHER LLP**, One Liberty Place, Philadelphia, PA 19103-7396, to prosecute this application and to transact all business in the United States Patent and Trademark Office connected therewith, and

Address all correspondence and telephone calls to:

Robert E. Rosenthal
DUANE, MORRIS & HECKSCHER LLP
One Liberty Place
Philadelphia, PA 19103-7396
(215) 979-1255

I hereby declare that all statements made herein of my own knowledge are true, and that all statements made on information and belief are believed to be true, and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under 18 U.S.C. §1001 and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

PATENT

OUR FILE: D5009-00028

1	Full Name David B. Loeper	Inventor's Signature	Date
	Residence Midlothian, VA		
	Citizenship: U.S.		
Post Office Address 207 Michaux Crossing Lane, Midlothian, VA 23113			

PH1\869242.1